ABSTRACT OF THE DISCLOSURE

A system and method for providing starter credit card products to selected customers of a credit card issuer is disclosed. Methods, systems and articles of manufacture consistent with the present invention enable a credit card issuer to identify a group of customers that may not eligible to obtain standard credit card products offered by the credit card issuer. The credit card issuer may rank these customers and present offers for starter credit card accounts with adjusted account parameters tailored to these customers. The credit card issuer monitors the activities of each starter card account during a trial period to determine whether each respective account has met predetermined criteria. Based on the results of the monitor process, the credit card issuer may adjust the parameters associated with each starter credit card account. The adjustment may include increasing a credit limit of the starter credit card account if the predetermined criteria has been met, or conversely, restarting the trial period if an account has not met the predetermined criteria during the trial period. Once a starter card account that meets selected criteria during the trial period will graduate and receive new parameters and benefits defined by the credit card issuer.